

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Matthew Johnson, Jr.  
 Lakeisha S Rivers  
 Debtors

Case No. 20-11941-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Apr 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2020.

db/jdb +Matthew Johnson, Jr., Lakeisha S Rivers, 5412 Rutland Street, Philadelphia, PA 19124-1128  
 14492226 +Asset Maximization Group, Attn: Bankruptcy, Po Box 190191,  
 South Richmond Hill, NY 11419-0191  
 14492229 Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln,  
 Monroe, LA 71203  
 14492233 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14492235 +Meridian Bank, 9 Old Lincoln Highway, Malvern, PA 19355-2551  
 14492240 +Pennsylvania Department of Revenue, 110 N 8th St Ste 204b, Philadelphia, PA 19107-2412  
 14492241 +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,  
 Philadelphia, PA 19107-2495  
 14492244 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St,  
 Reading, PA 19601-3544

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: brad@sadekclaw.com Apr 23 2020 03:07:38 BRAD J. SADEK, Sadek and Cooper,  
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107  
 tr +E-mail/Text: bncnotice@ph13trustee.com Apr 23 2020 03:09:33 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Apr 23 2020 03:09:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 23 2020 03:08:49  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 23 2020 03:09:11 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 23 2020 03:09:04 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14492225 +EDI: PHINAMERI.COM Apr 23 2020 06:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 14495720 +EDI: CHRM.COM Apr 23 2020 06:58:00 CCAP Auto Lease Ltd., P.O. BOX 961275,  
 FORT WORTH, TX 76161-0275  
 14492227 +E-mail/Text: clientrep@capitalcollects.com Apr 23 2020 03:09:39 Capital Collection Services,  
 Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150  
 14492228 +EDI: CAPITALONE.COM Apr 23 2020 06:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14495357 +EDI: AIS.COM Apr 23 2020 06:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14495718 +EDI: CHRM.COM Apr 23 2020 06:58:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 14492230 +EDI: CITICORP.COM Apr 23 2020 06:58:00 Citibank, Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 14492231 +EDI: WFNNB.COM Apr 23 2020 06:58:00 Comenity/MPRC, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14492232 EDI: DISCOVER.COM Apr 23 2020 06:58:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 14494986 EDI: DISCOVER.COM Apr 23 2020 06:58:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14492234 +EDI: IRS.COM Apr 23 2020 06:58:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 14492236 +EDI: MID8.COM Apr 23 2020 06:58:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 14492237 +E-mail/Text: Bankruptcies@nragroup.com Apr 23 2020 03:09:39 National Recovery Agency,  
 Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015  
 14492238 +EDI: NFCU.COM Apr 23 2020 06:58:00 Navy Federal Credit Union, Attn: Bankruptcy Dept,  
 Po Box 3000, Merrifield, VA 22119-3000  
 14492239 +E-mail/Text: bnc@nordstrom.com Apr 23 2020 03:08:41 Nordstrom FSB, Attn: Bankruptcy,  
 Po Box 6555, Englewood, CO 80155-6555  
 14492243 EDI: PRA.COM Apr 23 2020 06:58:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502  
 14492242 EDI: PRA.COM Apr 23 2020 06:58:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502  
 14492245 +E-mail/Text: clientservices@simonsagency.com Apr 23 2020 03:09:32 Simon's Agency, Inc.,  
 Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026  
 14492246 +E-mail/Text: BKRMailOps@weltman.com Apr 23 2020 03:09:07 Weltman Weinberg & Reis,  
 965 Keynote Circle, Independence, OH 44131-1829

TOTAL: 25

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Lakeisha S Rivers brad@sadeklaw.com,  
bradsadek@gmail.com  
BRAD J. SADEK on behalf of Debtor Matthew Johnson, Jr. brad@sadeklaw.com, bradsadek@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Matthew Johnson Jr.</b>	Social Security number or ITIN <b>xxx-xx-0586</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Lakeisha S Rivers</b>	Social Security number or ITIN <b>xxx-xx-2965</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 4/8/20</b>
Case number: <b>20-11941-mdc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Matthew Johnson Jr.	Lakeisha S Rivers
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5412 Rutland Street Philadelphia, PA 19124	5412 Rutland Street Philadelphia, PA 19124
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 4/22/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 27, 2020 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 7/26/20</b>  <b>Filing deadline: 6/17/20</b> <b>Filing deadline: 10/5/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>6/25/20 at 09:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	